Infaq

(Spending in the Cause of Allah)

In the Light of
Quran & Sunnah

In the name of Allah, Most Gracious, Most Merciful.

Infaq (spending one's wealth in the cause of Allah) is the most effective cure for excessive love of the world and all that is in it. This is wealth that is other then zakah (obligatory alms) as the Prophet (SAW)has said:

"There is something due on property apart from zakah" **(Tirmidhi)**

Instead of spending it for luxuries and physical comforts, the money that a person saves which is beyond his present needs and expected future requirements should be spent in Allah's cause. The path of goodness becomes easy when the heart is purified of greed for wealth and stinginess. Allah tells us in the Quran

"So he who gives (in charity) and fears (Allah) and (in all sincerity) testifies to the Best, We will indeed make smooth for him the path to Bliss. But he who is a greedy miser and thinks himself self-sufficient and gives the lie to the Best, We will indeed make smooth for him the Path to Misery." **(92:5-10)**

The Blessings and Demands of Infaq (Spending in the cause of Allah)

1.Provision for the Hereafter:

The desire to accumulate wealth is normally due to the fear of the future, but unfortunately a person's perception of his 'future' is limited to this world only i.e. he does not include the Hereafter in his 'future'. However, he will get the real benefit of his wealth only if he gives it to Allah for safekeeping instead of depositing it in the banks of this present world so that it will be of use to him in the eternal life of the Hereafter. The Prophet (SAW) has emphasized this fact on several occasions.

- *"There will be none among you but his Lord will talk to him, and there will be no interpreter between him and Allah. He will look to his right and see nothing but his deeds which he has sent forward, and will look to his left and see nothing but his deeds which he has sent forward, and will look in front of him and see nothing but the (Hell) Fire facing him. So save yourself from the (Hell) Fire even with half a date (given in charity)."* **(Bukhari)**
- *"They are the losers, by the Lord of the Ka'ba! They are the losers, by the Lord of the Ka'ba. They are the wealthy people, except the one who does like this and like this and like this (i.e., spends of his wealth in Allah's Cause)."* **(Bukhari)**
- *"The son of Adam claims: 'My wealth, my wealth.' O, son of Adam, is there anything as your belonging except that which you consumed, which you utilised or which you wore and then it was worn out or you gave as charity and sent it forward?"* **(Muslim)**
- *"Sadaqah appeases the Lord's anger and averts an evil death."* **(Tirmidhi)**
- *"If any Muslim clothes a Muslim when he is naked, Allah will clothe him with some green garments of Paradise; if any Muslim feeds a Muslim when he is hungry, Allah will feed him with some of the fruits of Paradise; and if any Muslim gives a Muslim drink when he is thirsty, Allah will give him some of the pure wine which is sealed to drink."* **(Abu-Dawood)**
- *"If one gives a date bought from honestly earned money (and Allah accepts only good), Allah accepts it in His right hand and enlarges (its rewards) for its owner (as one rears his foal) until it becomes as big as a mountain."* **(Bukhari)**
- *"Do not shut your money bag; otherwise Allah too will withhold His blessings from you. Spend (in Allah's cause) as much as you can afford. "* **(Bukhari)**
- On one occasion the Prophet (SAW) came home and asked how much was left of a sheep which they had slaughtered, and when he was told that only its shoulder remained, he replied, *"The whole of it is left except its*

shoulder." **(Tirmidhi)**

He meant that whatever was spent in Allah's cause was the wealth that was really saved.

It is very probable that most of the things we have been so painstakingly collecting and hoarding will never be used by us and will simply amount to a waste of our precious time and energy.

2. Source of Barakah (blessings and abundance) in Our Wealth:

"The parable of those who spend their substance in the way of Allah is that of a grain of corn: it grows seven ears and each ear has a hundred grains. Allah gives manifold increase to whom He pleases; and Allah cares for all and He knows all things." **(Quran 2:261)**

In addition to the people who benefit from the wealth a person gives away, the angels also supplicate for the person who does Infaq. The Prophet (SAW) said:

"Every day two angels come down from Heaven and one of them says, 'O Allah! Compensate every person who spends in Your cause,' and the other (angel) says, 'O Allah! Destroy every miser.'" **(Bukhari)**

Barakah does not mean that a person who spends in Allah's cause will acquire wealth in abundance and his coffers will always be full. Barakah means that the amount of benefit he receives will be far more than others. The peace of mind, contentment and elation combined with complete trust and confidence in Allah which such a person will experience are beyond the reach of even the kings of this world. The Prophet (SAW) said:

"While a man was in the wilderness he heard a voice from the cloud (commanding it thus): Irrigate the garden of so and so. After that the clouds floated aside and poured water on stony ground. It filled one of the channels of that land and the man followed the water until he found someone standing in the garden, busy changing the course of water with the help of a pickaxe. He said to him: 'Servant of Allah, what is your name? 'He said: 'So and so.' It was that very name which he had heard from the clouds. He said to him: 'Servant of Allah, why do you ask me my name?' He said: 'I heard a voice from the clouds from which the downpour has come, saying: Water the garden of so and so, like your name. What do you do (for the favour) shown to you by Allah in this matter?' He said: 'Now as you say, I check yield I obtain from it: and I give one-third of it as charity, my children and I eat one-third of it, and one-third I return to it (the garden) as an investment." **(Muslim)**

3. Source of Acquiring Wisdom:

Infaq is like nourishment for religious beliefs and righteous deeds. It produces steadfastness and constancy in doing good deeds and strengthens ones faith. It is this ability to know how to please Allah that has been equated with wisdom in the Quran. The key to the treasures of wisdom is in fact Infaq itself. In Surah Al Baqarah, it has been said about those who spend in Allah's cause:

"And the likeness of those who spend their substance seeking to please Allah and to strengthen their souls is as a garden high and fertile: heavy rain falls on it but makes it yield a double increase of harvest and if it receives not heavy rain light moisture suffices it. Allah sees well whatever you do." **(Quran 2:265)** and

"The Evil One threatens you with poverty and bids you to conduct unseemly. Allah promises you His forgiveness and bounties and Allah cares for all and He knows all things. He grants wisdom to whom He pleases; and he to whom wisdom is granted receives indeed a benefit overflowing; but none will grasp the message but men of understanding. " **(Quran 2:268-269)**

In the first verse, they spend their wealth to *"strength their souls"*, meaning

that they spend their wealth so that obedience to Allah and making sacrifices in His cause becomes easy. Allah bestows His Grace and Mercy upon such people and along with it He confers upon them never- ending treasures of wisdom against which the treasures of this world pale in comparison.

4. For helping Allah's Deen (religion):

Allah tells us:

"O you who believe! Shall I lead you to a bargain that will save you from a grievous Penalty? That you believe in Allah and His Apostle and that you strive (your utmost) in the Cause of Allah with your property and your persons: that will be best for you if you but knew! He will forgive you your sins and admit you to Gardens beneath which rivers flow and to beautiful mansions in Gardens of Eternity: that is indeed the supreme Achievement ..... O you who believe! Be helpers of Allah: as said Jesus the son of Mary to the Disciples "Who will be my helpers to (the work of) Allah?" Said the Disciples: "We are Allah's helpers!"

(Quran 61:10-14)

Allah's Deen (religion) requires constant propagation and protection and it demands from every Muslim that he spends a large part of his resources for this purpose according to each person's means and abilities. Whoever has been bestowed with wealth should use it to propagate his religion and investing in provision of knowledge is a continuous act of charity, the reward of which is unimaginable. When a person is instrumental in imparting beneficial knowledge to another, he cannot estimate the number of people that will benefit from that person and thus it will become a continuous source of reward for him. He should consider himself fortunate and avail of every possible opportunity and participate wholeheartedly in serving Islam, whether it is through teaching people to understand the Quran, publishing or distributing authentic Islamic literature, cassettes, CDs, DVDs or anything which increases religious awareness.

5. Availing the Opportunity:

One should not delay spending in the cause of Allah as life is so unreliable that we do not know whether we will live to see the day end. So whenever possible, we should not miss the opportunity to make provision for our Hereafter by spending whatever we can afford in the way of Allah.

One of the companions (RAA) said to the Prophet (SAW) *"O Prophet of Allah! A poor man stands at my door, but I find nothing to give him."* The Prophet (SAW) said to her: *"If you do not find anything to give him, put something in his hand, even though it should be a burnt hoof."* **(Abu Dawood)**

"And spend something (in charity) out of the substance which We have bestowed on you before death should come to any of you and he should say "O my Lord! Why did you not give me respite for a little while? I should then have given (largely) in charity and I should have been one of the doers of good." But to no soul will Allah grant respite when the time appointed (for it) has come: and Allah is well-acquainted with (all) that you do" **(Quran 63:10-11)**

He (SAW) was once asked which sadaqa (charity) had the best reward and he replied:

"To give in charity when you are healthy and greedy hoping to be wealthy and afraid of becoming poor. Don't delay giving in charity till the time when you are on the death bed when you say, 'Give so much to so-and-so and so much to so-and so,' and at that time the property is not yours but it belongs to so-and-so (i.e. your inheritors)." **(Bukhari)**

He (SAW) said:

"A man giving a dirham as sadaqah (charity) during his life is better than giving one hundred dirhams as sadaqah (charity) at the moment of his death."

(Abu Dawood)

6. Moderation in Spending:

We should spend as much wealth in Allah's cause as we can, bearing in mind at the same time, that we do not give so much away that we become needy ourselves. Allah tells us:

"Make not your hands tied (like a niggard's) to your neck nor stretch it forth to its utmost reach so that you become blameworthy and destitute."

(Quran 17:29)

i.e. neither stinginess, nor extravagance. Kaab (RAA) wanted to give away all his wealth in the cause of Allah but the Prophet (SAW) told him:

"It is better for you to keep some of the property for yourself." **(Bukhari)**

The Perils Inherent in Infaq and the Remedies

If we are not careful of the following things, we will deprive ourselves of the barakah in the spending and will not be able to benefit from it at all:

1. Treating it as a Cumbersome Duty:

Many people try to give away sub-standard and useless things, treating Infaq as a cumbersome duty that they just need to do, irrespective of the quality of its performance. Such type of spending does not produce any benefits or goodness; in fact it is not even accepted by Allah. We must remember that Allah is not in need of us or our possessions. These are merely His test for us to see what kind of attitude we adopt when giving Him back what belongs to Him anyway. It is a great favour of our Lord that He bestows so much upon His slaves and then when they spend it in His Cause, He considers it as a loan to Him. The Generous One asks for this loan, so that He can multiply it and give it back to us in the form of a treasure which can never be depleted, and that too, in the Hereafter, where we will most need it.

So this 'goodly loan' should not be given reluctantly, but very willingly and fully confident of its benefits. The purpose of giving it should not be ostentation i.e. to impress others but to please Allah and Him alone. It should also not be given for securing any worldly benefits, but only for the sake of receiving reward from Allah in the Hereafter. Most importantly, it should not be given from inferior or non-permissible sources of income but rather, from pure earnings which are so dear to a person.

The Prophet (SAW) said:

"Allah accepts only what is lawful." **(Bukhari)**

In Sunan Ibn e Majah there is a hadith, the gist of which is that a person hung a cluster or more of dates of a bad or inferior quality in the Mosque of the Prophet as charity so that the poor could eat from it. The Prophet (SAW) said that if the person who gave this charity had wanted to do so, he could have done better. Then he (SAW) also added that the person who gave this charity will eat inferior quality dates in the Hereafter. After that, the companions used to offer only the best part of what they had.

2. Reminder of Favour and Seeking Recompense:

Allah tells us:

"Those who spend their substance in the cause of Allah and follow not up their gifts with reminders of their generosity or with injury for them their reward is with their Lord; on them shall be no fear nor shall they grieve."

(Quran 2:262)

At the time of spending, one should try to keep in mind that Allah has done us a great favour by not only blessing us with the means for Infaq, but by also inspiring us to spend in His cause.

The required frame of mind demanded from us before spending in His cause is beautifully expressed in the Quran in this way:

"We feed you for the sake of Allah alone: No reward do we desire from you nor thanks. We only fear a Day of distressful Wrath from the side of our Lord."

(Quran 76:9-10)

Additionally, we are told:

"So give what is due to kindred, the needy and the wayfarer."

(Quran 30:38)

meaning that other people have a right to a share in the wealth of the wealthy person; we are not doing people a favour by giving them our wealth. So if a person wants a recompense which will delight him, he should always keep the following Quranic verses in mind:

"But those most devoted to Allah shall be removed far from it (Hell) .Those who spend their wealth for increase in self-purification. And have in their minds no favour from anyone for which a reward is expected in return but only the desire to seek for the countenance of their Lord Most High. And soon will they attain (complete) satisfaction." **(92:17-21)**

3. Giving According to the Prescribed Order of Infaq

Allah and His Prophet (SAW) have informed us of the order in which we should spend:

"They ask you what they should spend (in charity). Say: 'Whatever you spend that is good, is for parents and kindred and orphans and those in want and for wayfarers." **(Quran 2:215)**

There are many prosperous people in our society whose relatives are very poor. But these well-to-do people neglect their own relatives and give their wealth to others, the only reason being that they have complaints, some legitimate and some unjustified, against them. Such people should remember that it will not be selfless Infaq if they only give to those whom they consider worthy simply because they are pleased with them or are on good terms with them. This is the same selfish business-like spending which Allah and His Prophet (SAW) have declared as being devoid of blessings. The person who does not want to be deprived of the inherent blessings of Infaq should therefore not ignore the prescribed order given by Allah and the Prophet (SAW) when it comes to spending on those who have a right on his wealth.

Relatives have more right to one's wealth than the orphans and poor in society. If instead of giving to his needy relatives, a person gives millions to orphanages, it will be deprived of barakah because his relatives have the first right to his wealth. So it is very important to bear the prescribed order of spending in mind.

The Prophet (SAW) said:

"Sadaqah given to a poor man is just sadaqah, but when given to a relative it serves a double purpose, being both sadaqah and a connecting link."

(Tirmidhi)

The Prophet (SAW) was asked which was the most superior sadaqa and he replied:

"The most excellent sadaqah is that given to a relative who does not like you."

(Tabarani)

4. Ostentation (showing off):

The real true spirit of Infaq is Ikhlas (purity of intention). The spending should be done with sincerity and to please Allah alone. This can only happen when one spends unobtrusively and secretly. Although spending openly serves the purpose of encouraging others, there is a danger that the desire to show off will corrupt the intentions. The person who wants to see his spending untainted by ostentation should allocate a much larger

amount for discreet spending which no one but his Lord and the beneficiary know about.

5. *Stinginess:*

If the stinginess of your own soul or Satan stops you from Infaq, remind yourself again and again of what Allah tells us:

"And let not those who covetously withhold of the gifts which Allah has given them of His Grace think that it is good for them: nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks like a twisted collar on the Day of Judgment. To Allah belongs the heritage of the heavens and the earth; and Allah is well acquainted with all that you do." **(Quran 3:180)**

Behaviour with Those Who Ask

When a person sees someone in need or who asks him for help, he should remind himself that Allah could have put him in the same situation and that He can still do so. With regard to the way one should treat the petitioner, the command given in the Quran should always be kept in mind:

"Nor repulse the petitioner (unheard)." **(93:10)**

If a person can give something, he should give it and if he cannot or he thinks that the petitioner is not a deserving person or is a professional beggar then he should refuse them in a way which is not insulting to them.

Forbidden to Ask

Despite emphasizing the importance of Infaq, Allah has disliked intensely that a person should ask for something.

The Prophet (SAW) said:

"By Him in Whose Hand my life is, it is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning his living) rather than to ask a person for something and that person may give him or not." **(Bukhari)**

"A man keeps on asking others for something till he comes on the Day of Resurrection without any piece of flesh on his face." **(Bukhari)**

In the light of these ahadith, it appears that if one finds that the needy people have the ability to earn for themselves, it is better that one provides for them in a manner which makes them financially independent. Some of the ways could include setting up a small business for them or paying for their education or vocational training so that the person can support his own family. In this way, the reward of whatever he earns throughout his life and the people he supports will, In Sha Allah, also be credited to the account of the person who helped him become independent, without diminishing the other's reward. The Prophet (SAW) said:

"He who gives a she-camel as a gift, for him is the reward (of the gift) both morning and evening - a reward for drinking milk in the morning and a reward for drinking milk in the evening." **(Muslim)**

However those people in society who do not have the ability to earn for themselves e.g. widows with small children, the physically challenged, the chronically sick etc. should be helped willingly. One should also protect them from feeling a sense of deprivation by displaying respect, love and sympathy for them.

Shining Examples that Reflect the True Spirit of Infaq

The Prophet (SAW) said:

" I would not like to have gold equal to Uhud (mountain) for me, unless nothing of it, not even a single Dinar remains of it with me, for more than one day or three days, except that single Dinar which I will keep for repaying debts." **(Bukhari)**

From studying the lives of the companions (RAA) of the Prophet (SAW), we learn that despite some of them being very poor, they considered it

necessary to give away in charity a part of whatever little they received.

Abdur Rahman Bin Awf (RAA) was one of the ten persons assured of Paradise by the Prophet (SAW). His trading merchandise in both directions was so much that it needed hundreds of camels to transport it. On two occasions, he donated 40,000 dinars for the cause of Allah. Once he also presented 500 camels and 500 horses for jihad. At the time Surah Al-Bara'at was revealed, he presented 4,000 dinars as Infaq. Once, after the Prophet (SAW) had passed away, he sold a piece of land for 40,000 dinars and distributed it amongst the poor and needy and the 'Mothers of the Believers' (the Prophet's wives). Once he donated his entire trade caravan including its merchandise, camels and saddles in the cause of Allah. He also purchased freedom for 30,000 slaves. Despite spending so generously in Allah's cause, he was always anxious that his wealth might cause him loss in the Hereafter. Once he said to Umm e Salamah, the Mother of the Believers: *"I am afraid that the abundance of wealth may be the cause of my undoing in the Hereafter." She said: "Son, spend your wealth in the cause of Allah."*

It was the practice of Abdullah Bin Umar (RAA) that he would give away whatever he grew to like. Once, when travelling for Hajj, he found himself admiring the way his camel walked. He immediately got off the camel and asked his slave to include it in the sacrificial animals.

Abu Talha (RAA) had the greatest wealth of date-palms amongst the Ansar in Medina, and he prized above all his wealth (his garden) Bairuha', which was situated opposite the mosque (of the Prophet). The Prophet (SAW) used to enter it and drink from its fresh water. When the following Divine verse came: *"By no means shall you attain righteousness unless you give (freely) of that which you love; and whatever you give of a truth, Allah knows it well."* **(Quran 3:92)**

Abu Talha got up saying: *" I prize above all my wealth, Bairuha' which I want to give in charity for Allah's sake, hoping for its reward from Allah. So you can use it as Allah directs you."* The Prophet (SAW) recommended that he should distribute it amongst his relatives. **(Bukhari)**The value of this garden can be estimated from the fact that one fourth of it was sold a few years later for 100,000 dirhams.

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We should realize that we need very little to live on and yet we are obsessed with worldly gains. The large amount of money that we spend on food, clothes and our lifestyle is not because it is a real need, but, more often than not, because we want to pamper ourselves or we want social status. Those fortunate and wise people who understand the meaning of real and lasting comforts, pleasures and prestige, choose correct and appropriate ways of spending their wealth, so that instead of their ending with their death, they will have all these blessings in the eternal life of the Hereafter.

Allah tells us in the Quran:

"Who is he that will loan to Allah a beautiful Loan? For (Allah) will increase it manifold to his credit and he will have (besides) a liberal reward. One Day you shall see the believing men and the believing women, how their Light runs forward before them and by their right hands: (their greeting will be): "Good News for you this Day! Gardens beneath which flow rivers! To dwell therein forever! This is indeed the highest Achievement!" **(57:11-12)**

May Allah bestow upon us the ability to spend willingly in His Cause. Ameen.

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